

REMARKS

Prior to the present response, claims 8-10 and 12-16 were pending. The present response amends claims 8, 10, 12, 13 and 16, and adds new claims 29-39. Accordingly, claims 8-10, 12-16 and 29-39 currently are pending. Reconsideration and allowance of the application is respectfully requested.

Independent claim 8 has been amended to improve readability, broaden the claim in some respects, and to further clarify that the method is directed to processing a transaction. Additionally, claim 8 has been amended to recite that the at least one limited use credit card number is associated with a master account number of a customer. Support for these amendments is found throughout the original disclosure, for example, in pages 45-53 of the specification and in Figures 7 and 8.

Independent claim 16 has been amended to improve readability and to broaden the claim in some respects. However, Applicants assert that the amendments to claim 16 have not been made as a result of any rejection involving patentability with respect to any reference(s) applied by the Office.

New independent claim 29 corresponds to a combination of all the features recited in claim 8 and original claim 13.

In the most recent Office Action, claims 18-10 and 12-16 were rejected under 35 U.S.C. § 102(e) as allegedly being anticipated by Joao et al. (U.S. Patent No. 5,903,830). This rejection is respectfully traversed.

For a reference to anticipate a claim, the reference must describe, either explicitly or inherently, each and every feature set forth in the claim. See the M.P.E.P. § 2131 and the caselaw cited therein. The rejection cannot stand because the Joao et al. patent fails to disclose every feature set forth in the respective combinations recited in claims 8 and 16.

For instance, claim 8 and claim 16 each recites, among other features, that a limited use credit card number is associated with a master account number of a customer. In connection with this claimed concept of associating a limited use credit card number with a customer's master account number, the Examiner cites the description in column 5, lines 29-30 of the Joao et al. patent. (See, lines 10-12 of

page 3 of the Office Action.) It is respectfully submitted, however, that the relied upon part of Joao et al., which includes the phrase "number corresponding thereto," simply concerns a number corresponding to a card. It does not relate to an association between a limited use credit card number and a customer's master account number as claimed. For at least this reason, the rejection of claims 8 and 16 should be withdrawn.

Additionally, claim 16 recites *inter alia* the feature of "remapping the limited use credit card number with the master account number." In connection with this feature, the Examiner again cites the description from column 5 of Joao et al. regarding a number corresponding to a card. As pointed out above, however, the corresponding number mentioned in Joao et al. is simply the number that corresponds to some type of card (i.e., "a credit card, charge card, debit card, and/or currency or 'smart' card" (column 5, lines 29-30)). Joao et al. is silent with regard to any association of any limited use credit card number with a master account number as claimed. Hence, for this additional reason, claim 16 is allowable.

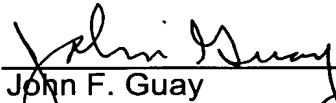
To the extent that the Office may consider the rejection to apply to new independent claim 29, it is respectfully submitted that the Joao et al. patent fails to disclose the claimed association of a limited use credit card number with a master credit card number, and remapping of the limited use credit card number to be the master credit card number, for reasons similar to those given above. Hence, the Joao et al. patent does not anticipate independent claim 29.

Claims 9, 10, 12-15 and 30-39 depend from one of independent claims 8 and 16, and thus are allowable for at least the above reasons, and for the further distinctions set forth by the additional features recited.

Based on the foregoing, Applicants respectfully submit that the application is in condition for allowance. Prompt notice of same is earnestly solicited.

Respectfully submitted,

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